



Message From State Director Rob Steptoe



USDA Rural Development’s vision is: “A rural America that is a healthy, safe & prosperous place to live and work.”

We hope you enjoyed our April, 2006 newsletter and that it provided you with a wealth of information that will allow us to continue successfully building partnerships with all rural West Virginia communities.

If, for some reason, you did not receive the April, 2006 edition of “Almost Heaven WV Mountain State Rural Express” and you would like a copy, please do not hesitate to contact us (contact information is on the last page of this issue).

Our highly skilled employees remain “Committed to the Future of Rural Communities” and are readily available to help build and sustain viable communities within rural West Virginia.

This quarter (April through June, 2006) proved to be extremely busy for USDA Rural Development. Not only did we obligate millions of dollars into rural communities through our business, housing, utilities and infrastructure loan and grant programs, but we also celebrated

Earth Day in April and National Homeownership Month in June. Throughout the articles of this edition, we will fill you in on what events we participated in to make these Presidentially-proclaimed events successful.

Also, we have some exciting news to tell you about in our article entitled, Telecommunications Workshop Coming to WV.” West Virginia USDA Rural Development will be holding a seminar to assist applicants in applying for the Rural Development Broadband Access Loan and Loan Guarantee, Distance Learning, Telemedicine and Community Connect programs.

Again, I hope you enjoy our newsletter and that it proves to be a useful resource for you and your community.

Telecommunications Workshop Coming to WV

West Virginia USDA Rural Development will be hosting a FREE 1-day workshop, enabling the attendees to hear from Rural Development’s Telecommunications experts on “How to Apply” for the USDA Rural Broadband Access Loan and Loan Guarantee, Distance Learning, Telemedicine and Community Connect programs.

The Rural Broadband program provides for the construction, improvement and acquisition of facilities and equipment for broadband service in eligible rural communities.

Rural Development Telecommunications staff will be available on site for individual guidance by prior appointment. You can make such an appointment by contacting Ron Mellon at Ronald.Mellon@wdc.usda.gov.

This workshop will provide information for prospective applicants on how to: conduct a market survey for broadband services, develop the business plan, satisfy credit support requirements, develop financial forecasts and other financial information, develop the system design and understand Rural Development’s requirements.

Watch for your invitation and be sure to register on time.

- Improve the quality of your loan application!
- Speak with Broadband experts from Washington, DC and the WV Rural Development State Office!
- Speak with Telecommunications experts on Distance Learning, Telemedicine and Community Connect programs!

“This country needs a national goal for...the spread of technology. We ought to have..... universal affordable access for broadband technology by the year 2007, and then we ought to make sure as soon as possible thereafter, consumers have got plenty of choices when it comes to (their) broadband carrier.”

-President George W. Bush, 3/26/04

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Outreach Conducted in Martinsburg/Romney

Outreach plays an integral part of a Rural Development employee's daily responsibilities. Without outreach, the public is not apt to know about our various programs. Rural Development is the only organization that has the ability to assist a community at all realms: housing, business, utilities, community facilities and technology infrastructure.

Pictured to the right is Mayor of Charles Town, WV—Peggy Smith—accepting a Rural Development programs packet from Howard Page, Rural Development Manager.

The Martinsburg and Romney field offices conducted outreach to the cities within their eight-county area in the Spring of

2006. A presentation was given to the Mayor and town council members about each Rural Development program.



“Fair Housing Month provides an opportunity to place special emphasis on our goal to increase homeownership throughout our country.

Together, we can advance toward a future where all our citizens have access to a key element of the American Dream — Homeownership.”

-President George W. Bush in his Presidential Proclamation for National Fair Housing Month

April, 2006 Declared “Fair Housing Month”

The Martinsburg Rural Development office participated in the Fair Housing Proclamation for Berkeley County, West Virginia. The proclamation reinforced the

importance of Fair Housing to all who live in Berkeley County and it declared that April, 2006 was “Fair Housing Month.”

Berkeley County is only one of a handful of counties in West Virginia that recognized Fair Housing Month.

Pictured to the left, standing in front of the three County Commissioners (Left to Right) is Scott Mullin, Rural Development Guaranteed Rural Housing Loan Specialist, and Ruth Ann Barron, Rural Development Manager, among other local lenders, nonprofit organization personnel and realtors.

You may contact Mr. Mullin or Mrs. Barron at the Martinsburg Rural Development office located at 151 Aikens Center, Suite 4, Martinsburg, WV 25401-6211, telephone (304) 263-7547, TTY/TDD (304) 284-4836. The Martinsburg office serves Berkeley, Jefferson and Morgan Counties in West Virginia.



Rural Development Participates in Eastern Panhandle Ad Hoc Committee Awards Banquet

USDA Rural Development participated with the West Virginia Housing Development Fund (WVHDF) in the Eastern Panhandle Ad Hoc Committee Awards Banquet in April, 2006.

Awards were presented to the top three producing lenders in the eastern panhandle of West Virginia for the Guaranteed Housing Program.

The top lender was The Mortgage Center. Coming in second place was The Mid-States Financial Group. Awarded third place was Wells Fargo Home Mortgage.

Pictured left to right after receiving the awards are: Rural Development employees Augusta Wilson, Howard Page, Dianne Crysler and Ruth Ann Barron; Cheryl Savitt and Marc Savitt, The Mortgage Center; Rural Development State Director Rob Steptoe; Linda Sager

and Denver Hipp, Wells Fargo Home Mortgage; and Scott Mullin, Rural Development.

Rural Development's Guaranteed Rural Housing loan program provides moderate-income families with access to affordable homeownership in eligible rural areas.

An applicant must have adequate and dependable income, be a U.S. citizen or be legally admitted to the U.S. for permanent residence, have an adjusted annual household income that does not exceed the moderate-income limits for the area, and demonstrate adequate repayment ability.

The Guaranteed loan program terms are a 30-year fixed rate mortgage and the interest rate is negotiated between the approved lender and the applicant.

West Virginia Rural Development's Guaranteed Rural Housing Specialist Scott Mullin can be contacted at the Martinsburg Rural Development office located at 151 Aikens Center,

Suite 4, Martinsburg, WV 25401-6211, telephone (304) 263-7547 (ext. 3310); TTY/TDD (304) 284-4836 or you can call 1-800-295-8228 to locate the office serving your particular area.



Loan/Grant Combo Provides Necessary Home Repairs

William R. and Agnes A. Caldwell of Greenbrier County, WV, had siding put on their house several years ago through Farmers Home Administration's (FmHA's) - currently Rural

Development's - Rural Housing Section 504 loan program.

Recently, they were in need of a new furnace and new windows, so they inquired again with Rural

Development and we were able to help them with a Section 504 loan/grant combination.

Through the Section 504 program, the family received a loan for \$3,600 and a grant for \$1,290. This loan/grant combination covered the entire cost of a furnace and new windows.

Since the new furnace has been installed, Mr. and Mrs. Caldwell no longer have to carry heavy wood into the house as they are elderly and it is hard for them to get around. They merely just adjust the thermostat and warm right up!

The new windows will make their home more energy efficient and has made it a lot quieter so they can rest easier!

"It has been nice to be a part of the quality of life "boost" this has given them," stated John Fullen, Rural Development Manager.

Pictured to the left: Mrs. Agnes Caldwell stands outside her home where Rural Development funds have helped with home improvements, including a new furnace, new windows and siding.

The primary purpose of the Section 504 Loan and Grant program is to help very-low income applicants remove health and safety hazards or repair their homes.

Call 1-800-295-8228 to be put in touch with the Rural Development office serving your area.



Wastewater System Improvements To Benefit City of Montgomery



Pictured Above: City of Montgomery shown above the Kanawha River banks.

The purpose of the Water & Waste Disposal Programs is to build, repair and improve public water systems, and waste collection & treatment systems.

The City of Montgomery constructed a Wastewater Treatment Facility in 1987 to update a prior treatment plant built in the early 1960s.

The system serves an average of 811 customers. The capacity of the facility is being significantly diminished during wet weather due to inflow and infiltration (I/I) and the inability to dewater sludge.

A plan was developed to repair existing deficiencies, minimize the impact of combined sewer overflows (CSOs) and improve the sludge handling process. These issues must be addressed as a condition of the Sanitary Board's National Pollutant Discharge Elimination System (NPDES) permit.

Rural Development's Water and Waste Disposal Program staff reviewed the City of Montgomery's application for assistance and constructed a funding package.

The City of Montgomery is an eligible public body and qualifies

for this particular program's funding at the poverty interest rate. At the poverty interest rate, the loan term is 40 years at 4.5 percent interest.

Rural Development is providing funding in the amount of \$1,309,300 (\$309,000 in loan funds and \$1,000,300 in grant funds).

The primary purpose of the loan/grant is to upgrade existing facilities and to alleviate excessive inflow and infiltration (I/I) of the system.

When construction is completed, the improvements will optimize the existing wastewater treatment and collection system so that the NPDES requirements may be met and the system's capacity is increased.

The improved system will provide the community with a much safer and more reliable wastewater system.

Earth Day Celebrated Throughout West Virginia

April 22, 2006, EARTH DAY. Founded in 1970, this day was firmly established for all time on a sound basis as an annual event to deepen reverence and care for life on our planet.

Rural Development participates annually and 2006 was no different. Three major events were

coordinated in celebration of Earth Day 2006.

A check presentation ceremony was held April 21 for Branchland-Midkiff Public Service District (PSD), Lincoln County, WV. The PSD was approved for a \$1,547,000 loan and \$903,000 grant through the Rural Utilities

Programs to upgrade approximately 20,000 linear feet of existing waterline and extend water service to approximately 300 rural residents who are currently without a safe and reliable source of water.

Attending the ceremony and pictured to the left (l to r):

Audrey Perkins (Branchland-Midkiff PSD Office Assistant), Mechelle Beaty (Branchland-Midkiff PSD Office Manager), Rob Steptoe (USDA Rural Development, State Director), Verenia Abbott (prospective customer), Brandy Messer (Senator Rockefeller's office), Phil Lewis (Senator Rockefeller's office), Alfred Abshire (Branchland-Midkiff PSD Board Member) and Ronald Lucas (Branchland-Midkiff PSD Board Member).

A groundbreaking ceremony was held on April 21 at the Putnam County Courthouse in celebration of funding for South Putnam Public Service District's water and sewer projects.

Funding for this project through the Rural Utilities Programs of USDA Rural Development included a \$8,190,000 water loan and two sewer loans totaling \$7,050,000. The South Putnam PSD will utilize the water funds to upgrade and expand the existing water treatment and distribution system to better serve the District's 7,884 existing and 45 new customers.

The two sewer loans will be used to extend their existing wastewater collection systems

(continued on p. 8)



Rural Housing Programs Announcements

IMPORTANT CHANGES IN GUARANTEED SINGLE FAMILY HOUSING

Effective immediately, the original of Form RD 1980-21, Request for Single Family Housing Loan Guarantee, WILL NOT be required in either the loan commitment or loan closing package. Copies or faxes are acceptable. Additionally, Form AD 1048 has been incorporated into Form RD 1980-21. The new form can be found at <http://www.rurdev.usda.gov/regs/forms/1980-21.pdf>.

Waivers are being granted on in-ground swimming pools on a case-by-case basis. Requests should be submitted to the local Rural Development office.

IMPORTANT CHANGES IN BOTH GUARANTEED & DIRECT SINGLE FAMILY HOUSING

Mike Johanns, Agriculture Secretary, announced new qualifying ratio flexibilities for loan applicants participating in the Section 502 Direct and Guaranteed Rural Housing programs. For all homes built after 2000 or existing dwellings that meet the requirements of the 2000 International Energy Conservation Code (IECC), the loan underwriter can allow an increase in both the PITI (Principal Interest Taxes Insurance) and TD (Total Debt) ratios by 2%. This option is currently a pilot program that will run for the next 18 months.

The eligible areas recently changed to include the Cities of Martinsburg and Nitro.

NOTICE OF FUNDING AVAILABILITY (NOFA) FOR RURAL COMMUNITY DEVELOPMENT INITIATIVES (RCDI)

The NOFA for the RCDI program was published in the Federal Register (<http://a257.gakamaitech.net/7/257/2422/01jan20061800/edocket.access.gpo.gov/2006/06-6150.htm>) on July 12, 2006, with an application deadline of October 10, 2006. There is \$6.5 million available nationwide. This year electronic submission through Grants.gov is being allowed.

These grant funds will be made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development.

NEW WEB SITE FOR PUBLIC BODIES & NONPROFITS FOR MULTI-FAMILY HOUSING PROJECTS

Nonprofits and public bodies interested in preserving low-income multi-family housing can now access information at the PIX web site on projects that are being offered for sale or that want to prepay. Register to participate at <https://pix.sc.egov.usda.gov>. Information is only available to nonprofits and public bodies.

Homeownership Month Activities

During Homeownership Month (June, 2006), Rural Development's National Housing and Community Facilities Programs Administrator Russell Davis, Congresswoman Shelley Moore Capito and WV Rural Development State Director Robert Steptoe helped Richard Merryman (see full story on page 8) of Falling Waters, WV, put the finishing touches on his landscaping around his new home (see picture below). The three of them worked together to plant a Rhododendron, the WV state flower, in the yard.



Once planted, the volunteers stood with Mr. Merryman in front of his new home to reflect on the fruits of their labor (pictured below).



Congresswoman Shelley Moore Capito presented Mr. Merryman with a plaque containing the Congressional record of her speech on the floor of the House of Representatives regarding Mr. Merryman's endeavor to obtain a home of his own (top picture in second column). He plans to proudly

display the plaque on his new living room wall.



To help promote National Homeownership Month in June, 2006, the West Virginia Rural Development State Director

Rob Steptoe (pictured below on the right), along with U.S. Congresswoman Shelley Moore Capito (pictured below on the left) participated in two radio interviews in the eastern panhandle of West Virginia. The two discussed the importance of homeownership, the high cost of housing in the panhandle and how Rural Development housing programs can help solve these problems.

USDA Rural Development was proud to celebrate homeownership and the significant role it plays in creating security for our families, stable and prosperous neighborhoods, and stronger overall communities. Homeownership is, after all, the cornerstone of the American Dream.



National Homeownership Month Celebrated "Own Your Future"

President George W. Bush declared June as National Homeownership Month. The theme for 2006 was "Own Your Future."

On June 12, 2006, in Martinsburg, WV, USDA Rural Development National, State, Area and Local staff teamed with Community Works, NeighborWorks Rural Initiative, Telamon Corporation local and corporate staff, West Virginia Housing Development Fund and the National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL) staff to construct homes through USDA Rural Development's Self-Help Housing program.

U.S. Representative Shelley Moore Capito, Housing and Community Facilities Programs Administrator Russell Davis and Deputy Chief of Staff for Under Secretary Thomas C. Dorr, Michael Sanders, were among the volunteers helping the families come one step closer to the

dream of owning their own home.

Together, the volunteers and the families made a great deal of progress in the construction of their homes in just one day. The interior of two homes saw a drastic change as the framing of the interior walls was completed in both homes due to the hard work of all involved.

The day was a huge success, with a large amount of work being done helping the families come one step closer to making the dream of "Owning Your Future" become a reality.



Pictured Above (l to r): USDA Rural Development's National Housing and Community Facilities Programs Administrator Russell Davis, U.S. Representative Shelley Moore Capito, USDA Rural Development State Director Rob Steptoe and Michael Sanders, Deputy Chief of Staff for Under Secretary Thomas C. Dorr.

Pictured to the Right: Volunteers gathered on June 12, 2006, to help construct homes in Martinsburg, WV, through Rural Development's Self-Help Housing Program.



As the day ended, the volunteers headed back to their own offices and homes filled with a sense of pride that they were involved in this program and were able to be a part

of it. Rural Housing Program Director Dianne Crysler and Rural Development student employee Matt Tyree (**pictured below**) head home after a day of volunteering. Matt is now moving on to law school, but has been working at Rural Development while a student at WVU, helping with writing housing articles for this newsletter, among other duties.



National Renewable Energy Conference Announced

Registration is now open for *Advancing Renewable Energy: An American Rural Renaissance*, a national renewable energy conference that will be hosted by the U.S. Department of Agriculture (USDA) and U.S. Department of Energy (DOE) on October 10-12, 2006, at America's Center in St. Louis, Missouri.

The conference will focus on achieving goals outlined in President Bush's Advanced Energy Initiative (AEI), which seeks to change the way we power our cars, homes and businesses through the use of alternative energy sources.

"We must work together to keep America competitive by

expanding sustainable, market-driven, domestic energy sources," USDA Secretary Mike Johanns said from Kazakhstan where he is conducting a trade mission. "The October conference will build upon the President's vision for overcoming our energy challenges and will create new opportunities in rural communities."

Energy Secretary Samuel W. Bodman said, "Never has reducing our dependence on foreign oil been a more pressing issue. We are hopeful this conference will identify major impediments and critical pathways to get more domestically grown, renewable energy sources out of the laboratory and into consum-

ers' hands as soon as possible."

Advancing Renewable Energy is designed to help create and strengthen partnerships and strategies necessary to accelerate commercialization of renewable energy industries and distribution systems, the crux of President Bush's AEI.

The conference will specifically focus discussions on biomass, wind and solar research and commercialization. USDA and DOE expect the conference to identify critical pathways, and to make recommendations to help accelerate renewable energy technology development. The conference also will examine incentives to help reduce risk for

investors and developers in the marketplace and will review challenges of developing new distribution systems.

Attendance is open to the public. Anyone involved with, or interested in, renewable energy is encouraged to attend, including transportation, large- and small-scale farming, finance and investment officials, as well as academia, and federal, state, government and elected officials. All attendees must register for the conference, including press, who may attend without charge. For more information and to register for the conference, visit:

<http://www.AdvancingRenewableEnergy.com>

Homeownership Month (Continued)



The journey continued. On June 28, 2006, USDA Rural Development employees teamed up with Susan Rosshirt and Dee Hayes of Southeastern Appalachian Rural Alliance, Inc. (SARA), West Virginia Housing Development Fund (WVHDF), and NCALL staff in a ribbon-cutting ceremony for three new homes constructed in the SARA Lane subdivision of Greenbrier County.

These three homes were also constructed through Rural De-

velopment's Self-Help Housing program. It is based on an Amish concept of "barn-raising" where everyone comes together to help work on the homes being built. The families, all of which are working families, had to contribute around 30 hours of work each week on the construction of the homes.

The Self-Help Technical Assistance Grant awarded to SARA allowed them to hire a construction supervisor and pay other operating costs. The construc-

tion supervisor, Luke Bair, provided the guidance to these three families to construct their homes.

Funds from a 502 Rural Housing loan and WVHDF are used to purchase the land and materials.

The program gives the homeowners not only the ability to own homes and develop new skills, but also the ability to build strong communities to live in.

The ribbon-cutting ceremony was a joyous time for the families and a shining moment in this year's National Homeownership Month.



Rural Development Goes the Extra Mile

Mr. Kenneth Cropp, an elderly, disabled gentleman, recently received an initial Section 502 Single Family Housing loan from USDA Rural Development to purchase a handicapped-accessible home of his own in Doddridge County.

For the past twenty years, Mr. Cropp rented a one-room basement apartment with cement floors. Due to his disability, this apartment made it difficult for him to maneuver and live comfortably.

Although Mr. Cropp was delighted to find a home of his own, the house he found needed some repairs such as: all new windows, attic insulation, installing a handrail/porch out his front entrance, electrical work, paint-

ing and a few other odds and ends.

After his 502 loan was closed, we were able to offer Mr. Cropp a Section 504 Repair and Rehabilitation loan/grant combination that would enable him to finance these needed repairs.

Mr. Cropp lives on his own and has no close family to aid in the process of repairing his home. His caregiver of four years and her family were to help Mr. Cropp in his repairs, but unfortunately, she recently had to leave. This left Mr. Cropp with no means of support and labor to complete the repairs.

On June 22 and 23, 2006, West Virginia Rural Development staff from the local, area and state office teamed up with Nazareth

Farm, a local faith-based organization, to give Mr. Cropp an extra hand by providing the labor to complete the repairs for his new home.

Mr. Cropp was able to complete the needed repairs for his home and now is able to maneuver freely and live comfortably in his own home thanks to the extra effort put forth from Rural Development and Nazareth Farm.

Top Picture to the right: Volunteers work on Mr. Cropp's house.

Bottom Picture to the right: Group photo of volunteers from USDA Rural Development and Nazareth Farm. Rural Development employee volunteers included Dianne Cryslar, Jennifer Hilling, Dorina Helmick, Rob



Steptoe, Rick Satterfield, Leland Kesner, Craig Burns and Penny Thaxton.

Wal-Mart Greeter Welcomes His New Home in Fallings Water, WV



Present at the Ribbon Cutting (l to r): WV Rural Development State Director Rob Steptoe, Rural Development employees Howard Page and Gussie Wilson, Contractor Gary Rotruck, new homeowner Richard Merryman, Rural Development employee Ruth Ann Barron and West Virginia Housing Development Fund Senior Director David Rathbun.

Mr. Richard Merryman was on disability income but desired to have a job and pay taxes. Richard dreamed of owning a home.

Mr. Merryman is a greeter at Wal-Mart in Martinsburg, WV. With the help of his mother, Faith Merryman, they started down the road of obtaining a home for Richard.

His parents gave him a land lot that was close to their home. A modular home was designed to meet his needs and the home was set on his lot.

He obtained a Rural Development Section 502 Single Family Housing Direct Ownership loan along with a West Virginia Housing Development Fund leveraged loan to build this new handicap-accessible home.

The Rural Development loan was for \$70,300 and the West Virginia Housing Development Fund contributed \$17,000 in a leveraged

loan that is forgivable after ten years.

"The new leveraged loan program with West Virginia Housing Development Fund (state finance agency) began about the time Richard came into our office to apply for a loan," stated Ruth Ann Barron, Rural Development Manager in Martinsburg, WV.

This is the first leveraged loan made in the rapidly developing Eastern Panhandle.

Richard fulfilled his dream and moved into his new home in April, 2006. Richard and his mother are very appreciative of USDA Rural Development.

Faith remarked, "Richard could not have afforded a home without the help of Rural Development and I will spread the word to other parents of children with special needs so that homeownership is not just a dream."

The first Earth Day led to the creation of the United States Environmental Protection Agency and the passage of the Clean Air, Clean Water and Endangered Species Acts.

Earth Day and EVERY day is a time to act to protect our planet.

Earth Day Celebrations (Continued from p. 4)

to serve approximately 626 additional residences/businesses.

Prior to these two events, a check presentation was held in the Morgantown USDA Rural Development State Office on April 19 to celebrate funding approved for the Paw Paw - Route 19 Public Service District.

Their \$1,380,000 loan and \$1,000,000 grant will be used to replace portions of the District's water distribution system to correct its current water loss and water pressure problems. Certain system components will also be repaired in order to meet Health Department requirements.

This project will benefit approximately 500 existing customers within the Rivesville and Arnettsville areas of Marion and Monongalia Counties.

Pictured Below at the Paw Paw - Route 19 PSD check presentation (l to r): Dan Ferrell (Project Manager, Thrasher Engineering, Inc.), Robert Frame (Chairman, Paw Paw - Route 19, PSD Board of Directors), Aaron Ashcraft (Project Engineer, Thrasher Engineering, Inc.), Michelle Malone (Business Manager, Paw Paw - Rt. 19, PSD), Joe Crickenberger (Rural Utilities Specialist, USDA Rural Development), Robert Arnett (Secretary/Treasurer/Board Member, Paw Paw - Rt. 19, PSD Board of Directors) and Rob Steptoe (State Director, USDA Rural Development).



Pictured Above at the South Putnam PSD groundbreaking ceremony: Gary Sigman (North Putnam PSD Chairman), Patty Babcock (North Putnam PSD Secretary), Joe Miller (South Putnam PSD Secretary), Calvin Hatfield (South Putnam PSD Treasurer), Jim Withrow (former Putnam County Commissioner—assisted with project), U.S. Congresswoman Shelley Moore Capito, Rural Development State Director Rob Steptoe, Joe Haynes (Putnam County Commissioner), Jerry Kelley (South Putnam PSD Chairman), and Jim Caruthers (Putnam County Commissioner President).



Community Facilities Program Helps Make the Fairmont Public Safety Building a Reality

The City of Fairmont began work on finding a new home for its Central Fire Station and Police Department 27 years ago. The two departments had occupied the same building since 1916. The facility was designed when fire-fighting equipment consisted of a horse and buggy.

Not only was the building inadequate for today's public safety equipment and technology, but it was declared structurally unsound. (pictured below)

The two obstacles that stood in the way of the City's dream of a Public Safety Building were lo-



ating a suitable site and finding an affordable financing package.

The City purchased a vacant retail store (see picture below) and transformed it into a 40,000 square foot state-of-the-art Public Safety Building.



The Central Fire Station and Fairmont Police Department were moved to the new facility along with the Municipal Court System and the Traffic Division of the Public Works Department.

The Police Department is now ADA accessible, features a video and audio surveillance system and a sally port. Three holding

cells are available which will reduce the number of trips needed to the regional jail, which is located 55 miles away.

The former Firefighters' quarters are no longer in a converted hay-loft. Modern sleeping quarters, a day-room, administrative offices and a classroom are available.

The fire and rescue vehicle storage is three times the size of the former facility. The firefighters no longer have to shuffle the vehicles around in the bays, which will reduce the emergency response time. Ample parking at the new facility is available, making on-the-street parking no longer necessary for the police cruisers and customers.

The new Public Safety Building (see picture to the right) has also benefited the community by converting an unsightly vacant commercial site into a well

designed building that blends into the Historic District and Renaissance theme of the City. The Marion County Chamber of Commerce is including the new facility in a marketing promotion to show the community is progressive, helping attract developers to the area.

USDA Rural Development's Community Facilities loan program provided a 40-year loan of \$2,999,450 at a 4.25% interest rate for the construction of the Fairmont Public Safety Building. The balance of the \$3.72 million project was funded with a loan of \$500,000 from Huntington National Bank and the City's contribution of \$222,581.



Neal Family: Realizing the American Dream of Homeownership

Mark Neal, his wife Lisa, and their three children had lived in a garage apartment for 13 years.

The apartment only had two bedrooms, leaving Mrs. Neal and their daughter to sleep on a mattress in the living room.

The apartment was very run down and needed numerous repairs. They paid \$125 per month rent, but were also responsible for any repairs that needed done.

The Neals lived next door to an elderly gentleman that they took care of and when he passed

away, they began to look for a home for their family.

Mr. and Mrs. Neal felt at first that they would have to look for a home in the \$30,000 to \$40,000 range because they are a one-income family. They never dreamed they could afford a loan to purchase a home as nice as the one they finally purchased.

The Neal family visited the Rural Development office in Princeton, filed an application and this led to them buying a very nice brick home in Bluewell, Mercer County, WV.

The new home has four bedrooms, two baths, family room, dining room, living room, a kitchen on the main floor and one in the full basement.

The Neal children (pictured 1 to 3 with their parents) - Derek (14), Kelly (5) and Brandon (12) are thrilled with the space and

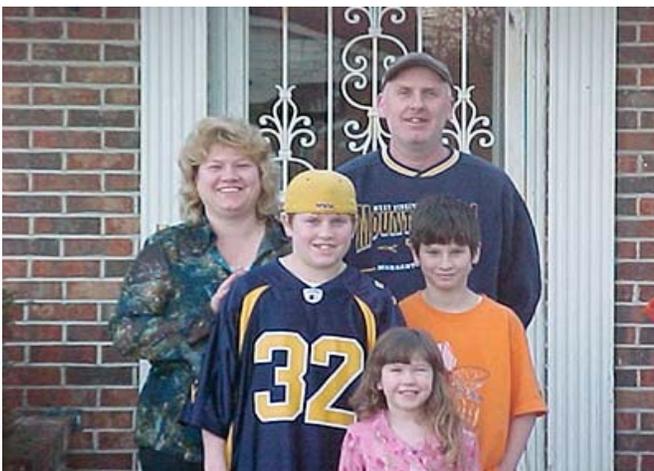
location of their new home. They told Rural Development "this is the first time they have ever been able to have friends over."

The children were very happy to move close to friends because there were no other children who lived in their old neighborhood.

Their new family room is now full of their trophies and momentos, something that was not possible in their previous living arrangement.

Mr. Neal said he would like to urge everyone not to settle for the first thing they see, but to look for a nice home for their family.

Mr. and Mrs. Neal stated that without Rural Development's assistance, they could not have purchased the home that they have already come to love.





“Wild, Wonderful & Open For Business”

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Almost Heaven WV
Mountain State Rural Express



Committed to the future of rural communities.

We're on the Web!

<http://www.rurdev.usda.gov/wv>



If you are receiving this newsletter via mail and would rather receive it via e-mail, please forward Gail Bennett, Editor, your request to Gail.Bennett@wv.usda.gov.

“Take Our Daughters And Sons To Work®”



Rachel Cryslar, daughter of Dianne G. Cryslar (Rural Development Rural Housing Programs Director), participated in “Take Our Daughters and Sons To Work” by assembling Rural Housing Programs brochures. Rachel took the program a little further and prepared folders with Rural Housing programs information and distributed to each of her classmates to take home to their family and friends.

April 27, 2006. The fourth Thursday of each April is the national date for the annual “Take Our Daughters and Sons to Work” program. Having a consistent date helps workplaces, parents, communities, and schools plan ahead to create a unique educational experience for girls and boys across America.

As adults, we face the challenge of balancing work, family, community and personal responsibilities. This program encourages our nation’s children to think about these issues.

“Take Our Daughters and Sons to Work” reminds us there is a new generation at work, one in which both girls and boys expect to fully participate in their workplaces and families. It is designed

to expand opportunities for girls and boys, expose them to what adults in their lives do during the work day, show them the value of their education, and give them an opportunity to share how they envision their future.

Each year, workplaces and adults around the country recognize its benefits and participate in the program to support our nation’s daughters and sons.

The State Office of West Virginia USDA Rural Development participated in the program this year and had one daughter, Rachel Cryslar, and one son, Zachary Taylor, engage in activities that will encourage them to strive to achieve their future dreams and aspirations, including a career.

Zachary Taylor, son of Harry Taylor (Rural Development Civil Engineer), assisted the State Office by attempting to hone in on a color printer problem encountered during the course of the day.

